

## REMARKS

### **Status of Claims:**

In this application, claims 1, and 3-12 are currently pending. Claims 7, 11, and 12 have not been altered since filing. Claims 2-6, and 8-10 are amended by this Response. Claim 2 has been cancelled. Entry of these amendments is respectfully requested.

### **Claim Rejections In Light of the Prior Art**

The current office action has rejected all of the pending claims as being anticipated by Tengel (U.S. Patent No. 5,940,812) or Levine (U.S. Patent No. 6,233,566), or rendered obvious by Tengel, Levine, and Blanch (U.S. Published Patent Application No. 2003/0144949).

In response to this rejection, the Applicant has carefully amended the pending claims to better differentiate the present invention from the prior art. In particular, the pending claims now carefully spell out the process by which loan data is submitted to the automated loan evaluation engines. As set forth in independent claims 1, 5, 6, and 10, the submission to a subset of the automated engines is accomplished in accordance with business rules. This subset of automated engines is selected from the plurality of automated engines based on the content of the loan data (the filtering step). The business rules contain a plurality of differing strategies, with strategies defined for different subsets of automated engines. A strategy must be defined for all possible subsets of automated engines. The submission of loan data must then take place in accordance with that particular strategy. In claims 1, 3, 4 and 8, the submission must involve submitting to a first engine, analyzing the results of that submission according to the strategy, and then submitting to a second engine. In claims 1, 3, 4 and 6-12, at least two strategies must exist that are different from each other. In claim 5, the strategies must be defined to control the process of loan submission to “minimize cost, minimize time taking by submitting to more than one automated engine, or a combination of minimizing cost and time.”

None of the cited prior art strategies are designed to control the submission of loan data to evaluation engines according to any logic whatsoever. While Tengel does filter loans according to published guidelines, Tengel does not submit any loans to evaluation engines. Tengel simply selects which loans may be available (according to borrower attributes), and then ranks those available loans for evaluation purposes. In

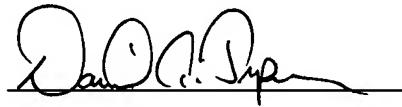
other words, Tengel filters loans and then ranks them, but does not selectively submit the filtered loans to evaluation engines. See Tengel, col. 9, lines 11-54. The current claims requiring filtering (such as that done by Tengel), but then requires determining a strategy that defines a submission procedure, and then submitting loan data to the subset of engines that made it through the filtering process according to the appropriate strategy for that subset of engines. This is not taught or suggested in any matter by Tengel. In addition, neither Levine nor Blanch provide this teaching. Levine teaches the use of business rules to evaluate loans for purchase, which is similar to the filtering done by Tengel. But Levine does not teach the extra step of using the set of evaluation engines that made it through the filtration process to select a strategy that controls submission of the loan data to those evaluation engines. Nothing in Blanch is similar to this aspect of the present invention.

### CONCLUSION

All of the claims remaining in this application should now be seen to be in condition for allowance. The prompt issuance of a notice to that effect is solicited.

Respectfully submitted,

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A handwritten signature in black ink, appearing to read "Dan A. Tysver", written over a horizontal line.

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